

May 26, 2016

To: UCR Department Deans and Chairs
From: Kelechi Kalu, Vice Provost of International Affairs
Re: J-1 Scholar Insurance Compliance

Dear Colleagues,

As a reminder to departments who host scholars on J-1 visas, federal regulations state that all J-1 visa holders and their dependents must have medical insurance at all times.¹ Insurance must meet the following minimum requirements:

- 100,000 per accident or illness in medical coverage
- No more than \$500 deductible per accident or illness
- Coinsurance cannot exceed 25%
- \$50,000 medical evacuation coverage
- \$25,000 repatriation of remains coverage
- Plan must include a waiting period of pre-existing conditions of no longer than 12 months
- Carrier must be at least A- rated or backed by the full faith and credit of the exchange visitor's government

Scholars have the option to obtain insurance either by purchasing insurance from their home country, from our vendor Garnett-Powers <http://www.garnett-powers.com/academics/ucr/>, or from another health insurance provider as long as it meets the J visa requirements. If insurance is not purchased through Garnett-Powers, scholars must provide proof of comparable insurance coverage by providing a copy of the insurance policy or schedule of benefits written in English to Garnett-Powers. Documents need to be sent to UCRVSP@Garnett-Powers.com for approval.

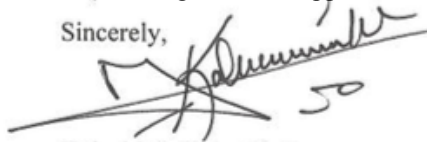
Many scholars complete one of the following actions for insurance:

- Purchase insurance when they first arrive to cover the first 1-3 months
- Purchase insurance to cover their J-1, but not their J-2 dependents
- Provide "Medi-Cal" as proof of insurance, (which is not acceptable)

J-1 visa holders who are Postdoctoral Scholars are eligible to participate in the Postdoctoral Scholar Benefit Plans, which meets the minimum medical coverage required by the U.S. Department of State for the J-1 visa category. More information is available at <http://graduate.ucr.edu/>.

To help our scholars with J visa regulations, the International Scholar Center will be shortening scholars' DS-2019 forms to match the length of their insurance (one, two, three-month DS-2019 dates). This change will require scholars to provide updated insurance information regularly in order to remain in a valid status for the length of their appointment and be in compliance with insurance requirements.

Sincerely,



Kelechi A. Kalu, Ph.D.
Vice Provost of International Affairs
CC: Campus Counsel, Academic Personnel, HR and Provost

¹ See §62.14 Insurance. http://www.ecfr.gov/cgi-bin/retrieveECFR?gp=&SID=1bc531bf257789e45b3049bf8b50d64&r=PART&n=22y1.0.1.7.35#se22.1.62_114